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ABSTRACT

A growing number of families are headed by single women. A longitudinal study was conducted to identify major goals of these women. Data from mailed questionnaires and telephone interviews were collected from 136 divorced women. Results from the first year of the study revealed the goal most often identified by the women was financial independence, followed by career development and romantic interpersonal relationships. The role of public policy in facilitating or impeding the women's potential achievement of financial independence was analyzed through literature review. The analysis suggests that public policies in the United States are characterized by beliefs in individualism and the sanctity of the two-parent family. Policies affecting single parent families often fail to account for the systematic discrimination against women. Most public policies do not promote the personal growth of women who become single parents but instead reinforce stereotypical roles for women. Work training programs, for example, usually prepare women for female-intensive, low-paying jobs which perpetuate poverty for the women and their children. When society accepts the single parent family as a legitimate and long-term family unit, sees that the economy demands that women be prepared for employment, and recognizes that long-term investments in women can reap higher rewards than can short-term programs, public policies may begin to facilitate the growth of women. (NB)

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The Transition of Divorce: An Analysis of Public Policy

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The legitimation of the single parent family is not without concern for the problems these families face. For the single parent family headed by a woman, the major concern is money. Several factors contribute to the lack of financial resources of this family type including the inadequate career preparation by women, the failure of men to pay awarded child support, and the gender inequalities in the workplace. The gravest threat of financial impoverishment is to the health--physical, emotional, and social--of the family members.

The resolution of this problem demands actions at both the microsystem--the individual level-- and the macrosystem--society. Individual women can assume responsibility for their education and job preparation however, individual action must be complemented by a social system which financially rewards women. At the present, a woman earns .65 for every $1.00 earned by a man and the average college educated woman earns less than the average male high school dropout.

This paper is the report of a study undertaken to identify the major goals of women who have recently divorced for the first time. The first priority goal identified by the women is financial independence. The purpose of this paper is to describe the relationship between the women's goals for financial independence and current public policy.

Background

The conceptual framework for this study emerged from an earlier, qualitative study conducted by one of the authors with women heads of one-parent families (Duffy, 1984). The purpose of the earlier study was to understand the relationships between the primary prevention health behaviors of women heads of one-parent families and the perceptions of the one-parent family held by the women and other representatives of society--lawyers,

counselors, health professionals, etc. The outcome of this study was the "Theory of Transcending Options". This theory is a continuum which describes the lifestyle and health practices of women heads of one-parent families.

There are three points delineated on the continuum: choosing options, seeking options, and transcending options. Choosing options describes women who live a routine life from day to day with little, if any, planning for the future. These women do not describe goals for themselves and instead seek to routinize and secure their lives so that it is predictable. Their health and lifestyle behaviors are long established routines. At the far end of the continuum are the women who have transcended options. These women have succeeded in going beyond the normative behavior expected of women who head one-parent families. These norms are:

1. The one-parent family is "less than" the two-parent ideal.
2. Women are typically employed in low-paying, deadend jobs.
3. Women are the primary homemakers in the family.
4. Families remain in poverty because of a failure of its adult member(s).
5. Remarriage is the solution to the problems of the one-parent family headed by a woman.

The women who transcended options are goal directed and have learned to take advantage of and create opportunities for themselves.

At the midpoint on the continuum are the women seeking options. These women are attempting to change their lives and to find new directions. At this time goals are first established and the women are determined to succeed in their role as a single parent. Social support, at all levels, is critical to the success of these women. This paper looks at one type of social support--public policy--which can facilitate the growth of these women.

Procedure

The study participants were identified from the divorce records of Marin, Alameda, and San Mateo counties in California. The divorce records were used to identify women who were divorced within the past three months. The study is for three years and these findings are from the first year.

After the names are obtained from the divorce records, a request letter followed by a packet of questionnaires is mailed to each woman. Two subsequent mailings are made if she does not respond. A telephone interview is conducted once the questionnaires are returned.

During the interview each woman is asked to identify her three major goals over the next two years. During the third year interviews, the women will be asked whether they have attained their goals. The public policy analysis was done through literature review.

Findings

This paper reports on the findings of 136 participants in this study. Seventy seven percent of the women are Caucasian, their mean age is 34.6 with a median of 35 years. The majority of women have sole physical custody of their children and have an average of 1.65 children. The educational level is a mean of 15.1 years and a median of 15 years. The women were married, on average, 10.1 years and have been single 2.3 years, median 1.8. Three-fourths of the women receive their primary income from their own employment and their median income is $23,130. This income is in comparison to their median family income of $40,000 prior to their separations and divorces.

Content analysis was used to categorize the women's goals. Nine categories emerged and the three priority categories are: financial independence, career development, and romantic interpersonal relationships. Financial independence was identified as the first priority by 47 of the 83

women (57%) with this goal. Examples of the women's goals which were categorized as financial independence are: have a steady income, off AFDC, and financially secure--decent savings account.

The women's goals were delineated in the following categories:

Category	Number	Percent
1. Education		
graduate school	5	3.6
college/university	7	5.1
vocational/AA/diploma	5	3.6
other	3	2.2
2. Employment		
career	42	30.9
job	26	19
3. Environment		
home	38	27.9
neighborhood	6	4.4
school	7	5.1
other	7	5.1
4. Health		
practices	8	5.8
status	4	2.9
5. Independence		
emotional	3	2.2
financial	82	60.3
6. Interpersonal Relationships		
romantic	54	39.7
friendship	2	1.5

relatives	5	3.6
7. Mental Health		
self	30	22.1
children	5	3.6
8. Parenting		
emotional care	17	12.5
physical care	1	.7
social care	4	2.9
emotional-physical-social	10	7.3
9. Other		
purchases	14	10.2
religion	4	2.9
personal interests	5	3.6

Policy Analysis

The comments on public policy are limited to the first priority goal--financial independence--but certainly apply to many of the goals the women seek to achieve for themselves. Most of the public policy needs of women heads of one-parent families are the same policies which are good for low-income families and for women The needs of these families are an accumulation of the needs of the poor and those of women. However, the policies which do exist are fragmented and near-sighted. The dilemmas of welfare and day-care are well-known. If a woman chooses employment and forgoes welfare, each increase in her salary is offset by a decrease in her day care benefits. The ability to "get ahead" and enjoy the benefits of a salary increase are often not realized.

The public policies in the United States are based on a philosophy of individualism which assumes success and failure are individual

responsibilities. This philosophy is more concerned with individual than public or social good and neglects to account for the systematic discrimination which may occur based on ethnicity, gender, health, and so forth.

For the women who head one-parent families, the results are public policies which do not promote their growth. The United States is the only developed country which does not have a comprehensive day care program. Day care is a basic need of the employed woman or the woman returning to school. The unavailability of day care and day care assistance is particularly well known to middle class women. Child care is left to the ingenuity of each woman.

Workfare programs, a recent alternative to welfare, and other training programs often reinforce stereotypical roles for women. The goal of these government subsidized programs is to provide short-term training which takes women off the roles of welfare but does not provide them with the education necessary to become financially secure. Typical training programs are for the following positions: secretaries, practical nurses, hairdressers, and so forth. These jobs are female intensive, thus low-paying.

Welfare is a palliative which maintains women and their children at subsistence level but does not, in itself, promote growth and change. Welfare should be a segment of a comprehensive program which helps women to identify and meet their employment goals. These goals may be long-term and expensive. College and graduate school are perceived as luxuries and not rights of every individual. To attain the goal of financial independence, women need more than short-term training and a societal investment in university education would reap long-term benefits.

While many of the problems of public policy for women and their children are well known, there has been a reluctance to change those policies.

Proposed changes address short-term solutions and encourage the dependence of women on others: former spouse, welfare, family, etc. Long-term solutions for women must begin by remedying the salary inequities in the workplace based on gender. Female intensive occupations must be given comparable worth to male intensive occupations. Evidence exists that a decline in salary for male intensive occupations occurs when the percentage of females entering into that occupation increases. Therefore, merely shifting women into male intensive occupations is not the solution.

As children, females must acquire the education and skills necessary to be financially independent adults. Socialization in the home, at school, and through the media should not identify the wife/mother as the primary role of women, one which she can choose to do on a full-time or part-time basis. Instead, the need to prepare for employment must be primary on the agenda for females as it is for male children. This change in patterns of socialization requires an acceptance of the changes in marriage patterns and the definition of the family. In other words, divorce and other alternative family forms are not seen as aberrations of the 70s.

Those women who find themselves heads of family units but unprepared for that role, should have access to a comprehensive program that will help them develop the needed skills for financial independence. The second priority goal of the women was for career, not job, employment. This goal describes the desires of women to have an employment career. The route to achieving these two goals is the availability of career and education counseling to all women who need it, the encouragement to invest in their education, and the support to do so. If remarriage is not perceived by society through counselors as the only alternative for financially dependent women, other options will be opened to them. When the burden of financial insecurity is

removed from women, they are less likely to remarry than are financially dependent women.

The evidence from this study and others is that women do wish to be financially independent and to derive satisfaction from their own employment. However the societal barriers which these women face when attempting to meet their goals evolve from traditional assumptions about gender roles and marriage. When society is ready to accept the fact that the single parent family is a legitimate and long-term family unit, that the economy demands that women be prepared for employment, and that long-term investments in women can reap higher rewards than short-term programs, the public policies of this nation may begin to facilitate the growth and development of women.

Reference

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